

ABSTRACT OF THE DISCLOSURE

The present invention is to make it possible to perform update processing and retrieval processing independently from each other and in parallel to each other. Even when a processing is interrupted due to occurrence of a system failure during update processing or the like, retrieval processing to the remaining date can be performed correctly, and such data can be judged to be data put in an interrupted state during the update processing. At a time of a new account registration, trust records showing preset unit amounts are registered in the new account by the number corresponding to the balance in the account. The trust record comprises a trust ID, a unit amount and an account number. At a time of money reception/payment in each account, a money reception/payment processing is conducted by additionally registering trust records of the number corresponding to a money reception amount or by performing retrieval/deletion of trust records of the number corresponding to a payment amount. At a time of settlement between account, a transfer processing between the accounts is performed by retrieving the trust records of the number corresponding to a settlement amount from the trust records having an account number of a transfer source and changing the account numbers of all the retrieved trust records to an account number of a transfer destination.